

**Information to identify the case:**

Debtor 1	<b>Herbert Stokes Jr.</b>	Social Security number or ITIN	xxx-xx-4617
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Deborah M. Stokes</b>	Social Security number or ITIN	xxx-xx-3429
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-30115-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Herbert Stokes Jr.

Deborah M. Stokes

10/16/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Herbert Stokes, Jr.  
 Deborah M. Stokes  
 Debtors

Case No. 14-30115-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db #+Herbert Stokes, Jr., 1112 Tamarind Place, Williamstown, NJ 08094-3884  
 jdb #+Deborah M. Stokes, 1112 Tamarind Place, Williamstown, NJ 08094-3884  
 aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center, Suite #1400, Philadelphia, PA 19103-1814  
 515208285 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692  
 515083980 Advocare Surg Spec Burl Cty, PO Box 3001, Voorhees, NJ 08043-0598  
 515292793 Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515294846 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515083987 +Capital One/Kohl's, c/o J C Christensen & Associates Inc, PO Box 519, Sauk Rapids, MN 56379-0519  
 515083988 +Cavalry Spv I LLC, c/o Schachter Portnoy, 3490 Route 1 Ste 6, Princeton, NJ 08540-5920  
 515083991 +Financial Recoveries, 200 E. Park Drive Ste 100, Mount Laurel, NJ 08054-1297  
 515083993 GM Financial Leasing, 75 Remittance Drive Ste 1738, Chicago, IL 60675-1738  
 515083994 Hann Financial Service Corp, c/o Susquehanna Bank, PO Box 924912, Philadelphia, PA 19182-4912  
 516552281 LSF9 Master Participation Trust, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 515945714 +LSF9 Master Participation Trust, Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 515083996 Monroe Municipal Utilities Authority, 372 South Main Street, Williamstown, NJ 08094-1727  
 515083997 +South Jersey Gas, Attn: Mrs. Flemming, PO Box 577, Hammonton, NJ 08037-0577  
 515084000 +Tek Collect Inc, 871 Park Street, Columbus, OH 43215-1441  
 515084002 Virtua Health, PO Box 8500-7542, Philadelphia, PA 19178-7542  
 515084003 Virtua Health Systems, c/o Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2018 00:37:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 17 2018 00:37:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515188452 EDI: AIS.COM Oct 17 2018 04:03:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 515083981 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 17 2018 00:36:44 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610  
 515167438 E-mail/Text: bankruptcy@pepcoholdings.com Oct 17 2018 00:36:44 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Div., Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 515083982 EDI: BANKAMER.COM Oct 17 2018 04:03:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 515083983 EDI: HFC.COM Oct 17 2018 04:03:00 Beneficfial, PO Box 5233, Carol Stream, IL 60197-5233  
 515083984 EDI: HFC.COM Oct 17 2018 04:03:00 Best Buy, Retail Services, PO Box 15521, Wilmington, DE 19850-5521  
 515083985 EDI: CAPITALONE.COM Oct 17 2018 04:03:00 Cap One, PO Box 85520, Richmond, VA 23285  
 515083986 EDI: CAPITALONE.COM Oct 17 2018 04:03:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884  
 515307999 EDI: BL-BECKET.COM Oct 17 2018 04:03:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515161676 +E-mail/Text: bankruptcy@caavps.com Oct 17 2018 00:37:29 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 515083989 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Oct 17 2018 00:37:38 Comcast, PO Box 3006, Southeastern, PA 19398-3006  
 515083990 EDI: RCSFNBMARIN.COM Oct 17 2018 04:03:00 Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500  
 515083992 EDI: RMSC.COM Oct 17 2018 04:03:00 GE Capital Retail Bank, PO Box 960061, Orlando, FL 32896-0061  
 515112383 +E-mail/Text: hannlegal@hannfinancial.com Oct 17 2018 00:36:40 Hann Financial Service Corp., One Centre Drive, Jamesburg, NJ 08831-1564  
 515083995 +EDI: IIC9.COM Oct 17 2018 04:03:00 IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378  
 515257933 EDI: JEFFERSONCAP.COM Oct 17 2018 04:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 515298696 EDI: RESURGENT.COM Oct 17 2018 04:03:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 515299411 EDI: PRA.COM Oct 17 2018 04:03:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 515288815 EDI: PRA.COM Oct 17 2018 04:03:00 Portfolio Recovery Associates, LLC, c/o Car Care One, POB 41067, Norfolk VA 23541  
 515083998 EDI: RMSC.COM Oct 17 2018 04:03:00 Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Oct 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515084001	EDI: VERIZONCOMB.COM Oct 17 2018 04:03:00	Verizon Wireless,	PO Box 25505,
		Lehigh Valley, PA 18002-5505	
515154241	EDI: WFFC.COM Oct 17 2018 04:03:00	Wells Fargo Bank, N.A.,	PO Box 10438,
		Des Moines, IA 50306-0438	
515084004	EDI: WFFC.COM Oct 17 2018 04:03:00	Wells Fargo Financial Cards,	PO Box 660041,
		Dallas, TX 75266-0041	
			TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Hann Financial Service Corp.
515083999*	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	LSF9 Master Participation Trust
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Eric Clayman	on behalf of Debtor Herbert Stokes, Jr.	jenkins.clayman@verizon.net,
connor@jenkinsclayman.com		
Eric Clayman	on behalf of Joint Debtor Deborah M. Stokes	jenkins.clayman@verizon.net,
connor@jenkinsclayman.com		
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Isabel C. Balboa (NA)	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Herbert Stokes, Jr.	jenkins.clayman@verizon.net,
connor@jenkinsclayman.com		
Jeffrey E. Jenkins	on behalf of Joint Debtor Deborah M. Stokes	jenkins.clayman@verizon.net,
connor@jenkinsclayman.com		
Joshua I. Goldman	on behalf of Creditor	LSF9 Master Participation Trust
jgoldman@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Stephanie F. Ritigstein	on behalf of Debtor Herbert Stokes, Jr.	jenkins.clayman@verizon.net,
connor@jenkinsclayman.com		
Stephanie F. Ritigstein	on behalf of Joint Debtor Deborah M. Stokes	jenkins.clayman@verizon.net,
connor@jenkinsclayman.com		

TOTAL: 11